

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Applicant : Kathleen Tyson Quah
Serial No. : 10/814,730
Filing Date : March 31, 2004
Title of Invention : SYSTEM FOR REDUCING PAYMENT RISK, LIQUIDITY
RISK AND SYSTEMATIC RISK IN A SYSTEM WHEREIN A
PAYMENT BANK HOST APPLICATION HAS A FILTER
PROCESS MODULE FOR PROCESSING PAYMENTS...
Examiner : n/a
Group Art Unit : 3621
Attorney Docket : 126-001USANB0

Honorable Commissioner of Patents
and Trademarks
Washington, DC 20231

PETITION FOR EXTENSION OF TIME UNDER 37 C.F.R. 1.136(a)

Sir:

Pursuant to the provisions of 37 C.F.R. 1.136(a), Applicant requests a one month extension of time in order to file the accompanying Response to Notice to File Missing Parts dated June 15, 2004, in connection with the above referenced Application. The extended response time to file the Response to Notice to File Missing Parts will expire on September 15, 2004.

Enclosed in payment of the requisite fee of \$55.00 is KTQ Check No. 1002 (in the amount of \$505.00 in payment of requisite filing fees as well). Applicant qualifies as a small entity status for the purpose of paying reduced fees in the USPTO. The Commissioner is also hereby authorized to charge any fee deficiencies or overpayments to Deposit Account No. 16-1340. A duplicate of this document is enclosed herewith.

Respectfully submitted,

Dated: August 30, 2004

Thomas J. Perkowski, Esq.
Reg. No. 33,134
Attorney for Applicant
Thomas J. Perkowski, Esq., P.C.
Soundview Plaza
1266 East Main Street
Stamford, Connecticut 06902
203-357-1950
<http://www.tjpatlaw.com>

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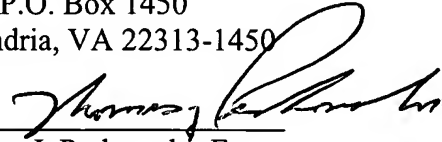
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CERTIFICATE OF FIRST CLASS MAIL
UNDER 37 CFR 1.08

I hereby certify that this correspondence
is being deposited with the United States Postal Service
on August 30, 2004, as First Class Mail,
in a prepaid postage envelope
addressed to:

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

A handwritten signature in dark ink, appearing to read "Thomas J. Perkowski", is written over a horizontal line.

Thomas J. Perkowski, Esq.

Reg. No. 33,134

Dated: August 30, 2004